

PATRICK L. FORTE, #80050
ANNE Y. SHIAU, #273709
LAW OFFICES OF PATRICK L. FORTE
One Kaiser Plaza, #480
Oakland, CA 94612
Telephone: (510) 465-3328
Facsimile: (510) 763-8354

Attorneys for Debtors

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:

Case No. 08-41306 RLE

**MARK VANNOY SWINGLE and
MONICA MARIE SWINGLE,**

Chapter 13

Debtors.

**OBJECTION TO CLAIM #3-1 OF
SIERRA POINT CREDIT UNION
AND OPPORTUNITY FOR HEARING**

The undersigned objects to allowance of Claim No. 3-1 filed by Sierra Point Credit Union

() For any amount

(X) Except as an unsecured claim for \$7,790.98.

() Except as a secured arrearage claim for \$_____.

() Except as an unsecured non-priority claim for \$_____.

for the following reason:

The claim of Sierra Point Credit Union is not secured by any collateral, it is an unsecured loan. The proof of claim indicates that the basis for the claim is "Money Loaned on unsecured line of credit"

PLEASE TAKE NOTICE:

(i) That Local Rule 9014-1 of the United States Bankruptcy Court

1 for the Northern District of California prescribes the procedures to be
2 followed and that any objection to the requested relief, or a request
3 for hearing on the matter must be filed and served upon the undersigned
4 within twenty one (21) days of mailing of this Notice;

5 (ii) That a request for hearing or objection must be accompanied
6 by any declarations or memoranda of law the party objecting or
7 requesting wishes to present in support of its position;

8 (iii) That if there is not a timely objection to the requested
9 relief or a request for hearing, the Court may enter an order granting
10 the relief by default; and

11 (iv) That the undersigned will give at least seven (7) days
12 written notice of hearing to the objecting or requesting party, and to
13 any trustee or committee appointed in the case, in the event an
14 objection or request for hearing is timely made.

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16 Dated: June 28, 2011

16 /s/ Patrick L. Forte
17 PATRICK L. FORTE
18 Attorney for Debtors
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